GOVERNMENT OF INDIA
RAILWAYS
LOK SABHA

UNSTARRED QUESTION NO:2798
ANSWERED ON:02.08.2017
Travel Insurance
Danve Shri Raosaheb Patil;Patel Shri Devji Mansingram

Will the Minister of RAILWAYS be pleased to state:

(a) whether the Government has started travel insurance of passengers at a premium of rupee one while booking ticket via IRCTC and if so, the details thereof;
(b) the amount of money to be given as compensation and the number of companies authorized in this scheme;

(c) whether the Government proposes to extend this facility to passengers purchasing tickets from the booking counters and if so, the details thereof;

(d) whether the Government proposes to include passengers travelling in sub-urban trains also in this scheme, and

(e) if not, the reasons therefor?

Answer

MINISTER OF STATE IN THE MINISTRY OF RAILWAYS
(SHRI RAJEN GOHAIN)

(a) : Yes, Madam. An Optional Travel Insurance Scheme on a pilot basis for one year has been launched w.e.f 01.09.2016 for the railway passengers who book e-ticket through official website of Indian Railway Catering & Tourism Corporation (IRCTC) at the premium of ` 0.92 per passenger. Under the scheme, sum assured is paid to the victim/family or legal heir of the victim as the case may be in case of death/injury of reserved passengers due to train accident/untoward incidents as defined under Section 123 read with Sections 124 and 124A of the Railways Act, 1989, subject to the qualification that the coverage will be valid from the actual departure of train from the originating station to actual arrival of train at the destination station including 'process of entraining' and 'process of detraining' the train.
From 10.12.2016, free insurance is being provided to all the Confirmed/RAC Railway passengers buying online ticket from IRCTC and no premium is being charged from the passengers.
(b) : The sum assured to be given to victim/family or legal heir of the victim is as follows:-
(i) In case of Death- ` 10 lakh,
(ii) Permanent Total Disability - ` 10 Lakh,
(iii) Permanent Partial Disability upto- ` 7.5 Lakh,
(iv) Hospitalization Expenses for Injury – ` 2 Lakh,
(v) Transportation of mortal remains – ` 10 Thousand.

IRCTC, which is a wholly owned undertaking of Ministry of Railways, has entered into an agreement with three Insurance Companies through Limited Tender, namely (i) Shriram General Insurance Company Ltd., (ii) ICICI Lombard General Insurance Company Ltd., & (iii) Royal Sundaram General Insurance Co. Ltd.

(c) to (e) : No, Madam. Optional Travel Insurance is being run on a pilot basis w.e.f. 01.09.2016 and is available only to Confirmed/RAC railway passengers who book their e-ticket through Indian Railway Catering and Tourism Corporation (IRCTC).
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